

AMENDMENTS TO THE CLAIMS

This listing of claims will replace all prior versions, and listings, of claims in the application.

1. (Currently Amended) A method for providing juvenile insurance having a waiver of premium feature comprising:

electronically obtaining information useful for issuing a juvenile insurance policy for a potential payor and an insured via a computer, wherein the waiver of premium feature is triggered based at least in part upon a payor's ability to pay a premium;

electronically determining, via the computer, one of a juvenile insurance policy premium and/or a juvenile insurance policy death benefit for the potential payor, the juvenile insurance policy premium or death benefit computed based on the potential payor's affiliation as a member within an organization wherein:

including individuals organization members have having at least one commonality between them, such that

the premium or death benefit is independent of an the potential payor's age, health, and gender, and of the potential payor within the organization, the determining based on

a probability associated with an incidence of an event that triggers the a waiver of premium triggering event feature occurring to an individual of the organization; the probability of the triggering event being based on at least one of: (1) an eligibility requirement of the payor belonging to the organization; and (2) the incidence of the triggering event occurring to a subset of the organization; and

offering, to the potential payor, a the juvenile insurance policy having the waiver of premium feature and the determined premium or death benefit.

2. (Cancelled)

3. (Cancelled)

4. (Previously Presented) The method of claim 1, wherein an eligibility requirement for the potential payor to be in the organization comprises at least one of a maximum age and a generational qualification for payors.

5. (Previously Presented) The method of claim 1, wherein the waiver of premium feature is a standard feature of the juvenile insurance policy.

6. (Previously Presented) The method of claim 1, wherein the event that triggers the waiver of premium feature comprises death of the payor.

7. (Original) The method of claim 6, wherein the probability associated with an incidence of an event that triggers the waiver of premium feature for an individual of the group of acceptable payors or the subset of the group of acceptable payors is determined based on mortality data for the group of acceptable payors or the subset of the group of acceptable payors, respectively.

8. (Cancelled)

9. (Cancelled)

10. (Previously Presented) The method of claim 1, wherein the probability of an incidence of the event that triggers the waiver of premium feature accounts for at least one limitation for exercising the waiver of premium feature selected from a group consisting of a 2-year waiting period, a generational qualification, and an age limit for the insured.

11. (Previously Presented) The method of claim 1, wherein the premium and death benefit are determined based at least in part on the probability of an incidence of an event that triggers the waiver of premium feature accounting for the blend of the individuals of the group of acceptable payors with regard to at least one of age, gender, and generational qualification.

12. (Original) The method of claim 1, wherein the premium and death benefit are computed based at least in part on an anti-selection factor.

13. (Cancelled)

14. (Cancelled)

15. (Cancelled)

16. (Cancelled)

17. (Cancelled)

18. (Cancelled)

19. (Cancelled)

20. (Cancelled)

21. (Previously Presented) The method of claim 1, wherein the potential payor is at least one of: a parent, a guardian, a grandparent and a relative.

22. (Previously Presented) The method of claim 1, wherein the juvenile insurance policy insures the life of a minor.